

<i>SERFF Tracking Number:</i>	<i>NGLI-125814219</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Guardian Life</i>	<i>State Tracking Number:</i>	<i>40274</i>
<i>Company Tracking Number:</i>	<i>80 CSO PN</i>		
<i>TOI:</i>	<i>L07G Group Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07G.114 Single Premium - Single Life - Funeral Expense</i>
<i>Product Name:</i>	<i>80CSO Continuation - PN</i>		
<i>Project Name/Number:</i>	<i>80CSO Continuation - PN/80 CSO PN</i>		

Filing at a Glance

Company: National Guardian Life	SERFF Tr Num: NGLI-125814219	State: ArkansasLH
Product Name: 80CSO Continuation - PN	SERFF Status: Closed	State Tr Num: 40274
TOI: L07G Group Life - Whole	Co Tr Num: 80 CSO PN	State Status: Filed-Closed
Sub-TOI: L07G.114 Single Premium - Single Life - Funeral Expense		
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Peggy Kratz	Disposition Date: 09/19/2008
	Date Submitted: 09/12/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: 01/01/2009		Implementation Date:
State Filing Description:		

General Information

Project Name: 80CSO Continuation - PN	Status of Filing in Domicile: Pending
Project Number: 80 CSO PN	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Overall Rate Impact:	Group Market Type: Association
Filing Status Changed: 09/19/2008	
State Status Changed: 09/19/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
The purpose of this filing is to advise of our intent to continue to use the 1980 CSO Mortality Tables, beyond January 1, 2009, for policy forms previously approved for use in the Preneed market.	

Please see cover letter for details.

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TOI:	L07G Group Life - Whole	Sub-TOI:	L07G.114 Single Premium - Single Life - Funeral Expense
Product Name:	80CSO Continuation - PN		
Project Name/Number:	80CSO Continuation - PN/80 CSO PN		

Company and Contact

Filing Contact Information

Peggy Kratz, Senior Policy Forms Specialist	plkratz@nglic.com
P.O. Box 1191	(608) 443-5325 [Phone]
Madison, WI 53701-1191	(608) 443-5365[FAX]

Filing Company Information

National Guardian Life	CoCode: 66583	State of Domicile: Wisconsin
P.O. Box 1191	Group Code:	Company Type: LAH
Madison, WI 53701-1191	Group Name:	State ID Number:
(800) 626-7931 ext. 5790[Phone]	FEIN Number: 39-0493780	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Guardian Life	\$50.00	09/12/2008	22461388

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		09/19/2008	09/19/2008

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Disposition

Disposition Date: 09/19/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes

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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	09/12/2008
Comments:			
Attachment:			
AR 2001.pdf			



NGL Insurance Group

September 12, 2008

Arkansas Department of Insurance - SERFF

**RE: National Guardian Life Insurance Company
NAIC # 66583 - FEIN# 39-0493780**

**Informational Filing: 80 CSO vs. 2001 CSO
Preneed Life Insurance Policy Forms**

To Whom It May Concern:

The purpose of this filing is to advise you of our intent to continue to use the 1980 CSO mortality tables beyond January 1, 2009, for any "Preneed" policy forms that were previously approved by your Department. We will also use the 1980 CSO mortality tables for any new Preneed policy forms not yet filed for approval.

The "Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values Model Regulation" was recently approved by the NAIC. This model requires that preneed insurance policies utilize the 1980 CSO mortality tables in determining the minimum standard of valuation of reserves and the minimum standard nonforfeiture values for preneed insurance products. The 2001 CSO table does not appropriately reflect the mortality experience of Preneed Life Insurance.

The industry is encouraging all states that have not yet done so, to adopt this regulation prior to year end. This Model Regulation was unanimously approved at each level of its passage through the NAIC. Support of this nature underscores the need, importance and urgency of adopting this regulation. This is essential to maintain reserves for preneed life policies at the appropriate level, while preserving nonforfeiture values that provide more benefit to policyholders, keeping a level playing field for all industry participants and ensuring favorable tax treatment.

We will continue to sell the following previously approved policy forms after January 1, 2009, using the 1980 CSO mortality tables:

Policy Form:	Date of Approval:
NPNCERTSP2002	11/21/2002
NPNCERTMP2002	11/21/2002
NPNCERTMP2002-GDB	11/21/2002
NIPNCRTMP2007-AR	2/13/2008
NIPNCRTSP2007-AR	2/13/2008
NPNCRTSPAG2006	9/26/2006
NPNCRTMPAG2006-AR	9/26/2006

Your acknowledgement of this information would be greatly appreciated to confirm our continued use of the 1980 CSO mortality tables.



NGL Insurance Group

Sincerely,

Peggy Kratz

Senior Policy Forms Specialist

National Guardian Life Insurance Company

(800) 626-7931 ext. 5325

plkratz@nglic.com